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Attorney Docket No.: 828-002

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Re Application of
Golden
Serial No.: 09/541,197
Filed: April 3, 2000
For: SYSTEM AND METHOD FOR PROVIDING
SECURE RETIREMENT BENEFITS VIA A
CONVERSION PROCESS
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AMENDMENT

In response to the Office Action dated January 21, 2004, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 16 of this paper.